

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William P Hathaway
Patricia L Hathaway
Debtors

Case No. 16-03117-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Aug 23, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2021:

Recip ID	Recipient Name and Address
db	+ William P Hathaway, 345 S 4th St, Sunbury, PA 17801-3135
jdb	+ Patricia L Hathaway, 345 S 4th St, Sunbury, PA 17801-3135
4816758	+ Cabellas WFB, PO Box 82608, Lincoln, NE 68501-2608
4816764	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
4863542	+ PENNYMAC LOAN SERVICING, LLC, 6101 CONDOR DRIVE, SUITE 200, MOORPARK, CA 93021-2602
4819425	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
4816769	+ PSECU 6 13, 1 Credit Union Plaza, Harrisburg, PA 17110-2912
4816766	+ PennyMac Loan Services LLC, PO Box 514387, Los Angeles, CA 90051-4387
4816770	+ Springleaf Evansville, 600 N Royal Avenue, Evansville, IN 47715-2612

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Aug 23 2021 22:53:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4816759	+ EDI: CAPITALONE.COM	Aug 23 2021 22:53:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
5185621	+ EDI: AIS.COM	Aug 23 2021 22:53:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
5185620	+ EDI: AIS.COM	Aug 23 2021 22:53:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4830811	EDI: CAPITALONE.COM	Aug 23 2021 22:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4816762	+ EDI: CITICORP.COM	Aug 23 2021 22:53:00	Citibank Credit Card Best Buy, B 4 13, PO Box 6497, Sioux Falls, SD 57117-6497
4816763	+ EDI: CITICORP.COM	Aug 23 2021 22:53:00	Citibank Sears, B 4 13, PO Box 6275, Sioux Falls, SD 57117-6275
4862749	+ EDI: WFNNB.COM	Aug 23 2021 22:53:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
4816760	EDI: JPMORGANCHASE	Aug 23 2021 22:53:00	Chase Bank One, PO Box 15298, Wilmington, DE 19850
4816761	EDI: JPMORGANCHASE	Aug 23 2021 22:53:00	Chase Credit Card, PO Box 15298, Wilmington, DE 19850

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4816765	+ Email/Text: BKRMailOPS@weltman.com	Aug 23 2021 18:49:00	Kay Jewelrs, 375 Ghent Road, Fairlawn, OH 44333-4600
4846865	+ EDI: MID8.COM	Aug 23 2021 22:53:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4968193	EDI: PRA.COM	Aug 23 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4968194	EDI: PRA.COM	Aug 23 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4862117	EDI: PRA.COM	Aug 23 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4830490	+ Email/Text: bankruptcynotices@psecu.com	Aug 23 2021 18:49:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4816767	+ Email/Text: bankruptcynotices@psecu.com	Aug 23 2021 18:49:00	PSECU, 1 Credit Union Plaza, Harrisburg, PA 17110-2912
4823086	EDI: AGFINANCE.COM	Aug 23 2021 22:53:00	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
5110730	+ Email/Text: bncmail@w-legal.com	Aug 23 2021 18:49:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5110729	+ Email/Text: bncmail@w-legal.com	Aug 23 2021 18:49:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4818840	+ Email/Text: ecf@buckleyking.com	Aug 23 2021 18:49:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
4816771	+ EDI: RMSC.COM	Aug 23 2021 22:53:00	Synchrony Bank Amazon, PO Box 965015, Orlando, FL 32896-5015
4816772	+ EDI: RMSC.COM	Aug 23 2021 22:53:00	Synchrony Bank Dicks Sporting Goods, PO Box 965005, Orlando, FL 32896-5005
4816773	+ EDI: RMSC.COM	Aug 23 2021 22:53:00	Synchrony Bank JC Penney, PO Box 965060, Orlando, FL 32896-5060
4816774	+ EDI: RMSC.COM	Aug 23 2021 22:53:00	Synchrony Bank Lowes, PO Box 965005, Orlando, FL 32896-5005
4816775	+ EDI: RMSC.COM	Aug 23 2021 22:53:00	Synchrony Bank PayPal, PO Box 965005, Orlando, FL 32896-5005
4816776	+ EDI: RMSC.COM	Aug 23 2021 22:53:00	Synchrony Bank Walmart, PO Box 965060, Orlando, FL 32896-5060
4816778	+ EDI: WTRRN BANK.COM	Aug 23 2021 22:53:00	TD Bank, Target Card Services, PO Box 660170, Dallas, TX 75266-0170
4863034	+ Email/Text: bncmail@w-legal.com	Aug 23 2021 18:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4861623	EDI: CAPITALONE.COM	Aug 23 2021 22:53:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
4816779	+ EDI: CAPITALONE.COM	Aug 23 2021 22:53:00	World's Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S, 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4816768	*+	PSECU, 1 Credit Union Plaza, Harrisburg, PA 17110-2912
4816777	*+	Syncrony Bank Walmart, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
Mario John Hanyon	on behalf of Creditor Pennymac Loan Services LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
Robert Spielman	on behalf of Debtor 2 Patricia L Hathaway bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com
Robert Spielman	on behalf of Debtor 1 William P Hathaway bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com
Thomas Robert Dominczyk	on behalf of Creditor Sterling Jewelers Inc. d/b/a Kay Jewelers tdominczyk@mauricewutscher.com, thomas-dominczyk-5025@ecf.pacerpro.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	William P Hathaway	Social Security number or ITIN	xxx-xx-2329
	First Name Middle Name Last Name	EIN	--
Debtor 2	Patricia L Hathaway	Social Security number or ITIN	xxx-xx-7015
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 4:16-bk-03117-MJC			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William P Hathaway

Patricia L Hathaway
aka Patricia L Showers**By the
court:**Honorable Mark J. Conway
United States Bankruptcy Judge
By: RyanEshelman, Deputy Clerk8/23/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.